

Fill in this information to identify the case:

Debtor 1 Deone L. Clayson

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: District of Utah (Salt Lake City)

Case number 19-20987

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
JPMorgan Chase Bank, National Association

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date
of this notice

04/27/2019

New total payment:

Principal, interest, and escrow, if any \$ 0.00

Last 4 digits of any number you use to
identify the debtor's account:

7 2 9 8**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Line of Credit - Fixed Rate Change

Current mortgage payment: \$ 1103.57New mortgage payment: \$ 0.00

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Raymond Reynolds Date 04/04/2019
Signature

Print: Raymond Reynolds Vice President
First Name Middle Name Last Name Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Number Street
700 Kansas Lane, Mail Code LA4-5555
Address 2
Monroe LA 71203
City State ZIP Code

Contact phone 866-243-5851 PCN_Escalations@chase.com
Email

UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

Chapter 13 No. 19-20987

Judge: William T. Thurman

In re:

Deone L. Clayson

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 05, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Deone L. Clayson
6237 South 4800 West

Spanish Fork UT 84660

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Deone L. Clayson
PRO SE
6237 South 4800 West

Spanish Fork UT 84660

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Lon Jenkins tr
Trustee
405 South Main Street
Suite 600
Salt Lake City UT 84111

/s/Raymond Reynolds

Vice President

JPMorgan Chase Bank, N.A.

The “Notice of Mortgage Payment Change” that accompanies this disclaimer reflects a change in interest rate, and a change in payment, on the interest-only portion of the debtor’s home equity line of credit account (“HELOC”) held by Chase. To the extent that the debtor has previously converted or “locked in” a portion or portions of the HELOC, the payment amount and interest rate related to the locked sum may remain unaffected by this change and the locked in payment amount may remain unchanged. With respect to the unlocked, interest only credit balance, Chase has voluntarily reduced the debtor’s interest rate to 0.00% and reduced the debtor’s interest payment to \$0.00. While this reduction remains in effect, Chase will waive the interest the debtor would otherwise be obligated to pay on the unlocked, interest only credit balance under the terms of the HELOC. This means that Chase will not require the debtor to pay the difference between the rate due on the unlocked, interest only credit balance under the HELOC and the reduced 0.00% interest rate during the term of the bankruptcy proceeding. This reduced rate will remain in effect until the earlier to occur of the following: (a) the Court enters an order granting Chase relief from the automatic stay, (b) the debtor’s bankruptcy proceeding is dismissed, (c) the debtor’s bankruptcy proceeding is converted to a Chapter 7 bankruptcy case, (d) the debtor is discharged by the Bankruptcy Court in his or her Chapter 13 case or (e) the terms of the HELOC agreement requires the debtor to begin making principal payments. Upon the occurrence of any of these events, the debtor’s interest rate and related payment will revert back to the higher rate and the payment determined in accordance with the HELOC agreement. This change does not constitute a permanent modification of the payment obligations under the terms of the HELOC agreement, mortgage, or other loan documents.